



Fee Information Document

Name of the account provider: C. Hoare & Co.

Account name: Trust and Exor Current Account

Date: 1st November 2018

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in our tariff on <https://www.hoaresbank.co.uk/access-your-money> by clicking “View our tariffs and cut off times”.
- A glossary of the terms used in this document is available free of charge.

Service	Fee					
General account services						
Maintaining the account	Monthly for each current account £35.00					
	For each entry: <table style="margin-left: 20px;"> <tr> <td>Online</td> <td>£0.10</td> </tr> <tr> <td>Automated</td> <td>£0.10</td> </tr> <tr> <td>Manual</td> <td>£0.40</td> </tr> </table> <p>The above charges apply to an entire month unless an average cleared credit balance of £12,500 is maintained on an account at all times; £6,250 for each subsidiary account within a set-off.</p>	Online	£0.10	Automated	£0.10	Manual
Online	£0.10					
Automated	£0.10					
Manual	£0.40					
Payments (excluding cards)						
Direct Debit	Fee not charged					
Standing Order	Fee not charged					
Sending money within the UK	Faster Payments <table style="margin-left: 20px;"> <tr> <td>Manual</td> <td>£10.00</td> </tr> <tr> <td>Online</td> <td>£0.50</td> </tr> </table>	Manual	£10.00	Online	£0.50	
	Manual	£10.00				
	Online	£0.50				
	CHAPS <table style="margin-left: 20px;"> <tr> <td>Manual</td> <td>£30.00</td> </tr> <tr> <td>Online</td> <td>£20.00</td> </tr> </table>	Manual	£30.00	Online	£20.00	
	Manual	£30.00				
Online	£20.00					
Salary & Suppliers (per item) <table style="margin-left: 20px;"> <tr> <td>Manual</td> <td>£1.00</td> </tr> <tr> <td>Online</td> <td>£0.50</td> </tr> </table>	Manual	£1.00	Online	£0.50		
Manual	£1.00					
Online	£0.50					
Sterling Cheque/Draft	£25.00					

Sending money outside the UK	SEPA	Manual	£20.00
		Online	£12.50
	Non SEPA	Manual	£30.00
		Online	£20.00
	Currency Draft		£20.00
	Investigation		£40.00
	Sending money outside the UK may incur an additional charge from the relevant correspondent bank. Details of these charges are available in the Online Banking service or by contacting your relationship manager.		
Receiving money from outside the UK	Inward currency conversion		£15.00
Cards and cash			
Cash withdrawal in pounds in the UK			Fee not charged
Cash withdrawal in foreign currency outside the UK (Visa Cards)			2.5% of the value of the transaction
			This fee will also apply to withdrawals of foreign currency in the UK
Debit card payment in pounds			Fee not charged
Debit card payment in a foreign currency			2.5%
Overdrafts and related services			
Arranged overdraft	Annual commitment fee		Arranged overdrafts may be available on request
Unarranged overdraft			Fee not charged
Other services			
Refusing a payment due to lack of funds			£50.00
Allowing a payment despite lack of funds			Fee not charged
Cancelling a cheque			Fee not charged